

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Daniel M. Bates | Social Security number or ITIN | xxx-xx-2886 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | Kim Mary Bates | Social Security number or ITIN | xxx-xx-5421 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 19-15316-MBK | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel M. Bates

Kim Mary Bates
fka Kim Smith

6/21/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel M. Bates
 Kim Mary Bates
 Debtors

Case No. 19-15316-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db/jdb Daniel M. Bates, Kim Mary Bates, 339 Lakewood Rd, New Egypt, NJ 08533-2112
 cr +Hyundai Capital America dba Hyundai Motor Finance, PO Box 269011, Plano, TX 75026-9011
 518121794 Capital One Auto Finance, PO Box 30253, Salt Lake City, UT 84130-0253
 518121801 +Freehold Hospitalists, LLC, 4255 Route 9 North Suite B, Freehold, NJ 07728-8306
 518121802 Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
 518121805 +Police and Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495
 518121809 Synchrony Bank/ Mavis Tire, Attn: Bankruptcy Department, PO Box 965064,
 Orlando, FL 32896-5064
 518121812 Toyota Financial Services, 6565 Headquarters Dr, Plano, TX 75024-5965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 22 2019 00:33:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 22 2019 00:33:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: AISACG.COM Jun 22 2019 04:03:00 CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON,
 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901
 518121793 E-mail/Text: lshields@trafgroup.org Jun 22 2019 00:33:07 American Trading Company,
 Attn: Law Offices of Mark A. Kriegel, PO Box 6448, Lawrenceville, NJ 08648-0448
 518132305 +EDI: AISACG.COM Jun 22 2019 04:03:00 Capital One Auto Finance, a division of,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518121795 EDI: CAPITALONE.COM Jun 22 2019 04:03:00 Capital One Bank, USA N.A., PO Box 30281,
 Salt Lake City, UT 84130-0281
 518121796 EDI: CHASE.COM Jun 22 2019 04:03:00 Chase Slate Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 518121797 EDI: WFNBN.COM Jun 22 2019 04:03:00 Comenity Bank/ Boscovs, Attn: Bankruptcy Department,
 PO Box 183043, Columbus, OH 43218-3043
 518121798 EDI: WFNBN.COM Jun 22 2019 04:03:00 Comenity Bank/ Kay Jewelers,
 Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 518121799 EDI: WFNBN.COM Jun 22 2019 04:03:00 Comenity Bank/ Pier 1 Imports,
 Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 518121800 EDI: DISCOVER.COM Jun 22 2019 04:03:00 Discover, PO Box 30421,
 Salt Lake City, UT 84130-0421
 518121803 EDI: HY11.COM Jun 22 2019 04:03:00 Hyundai Motor Finance, PO Box 20809,
 Fountain Valley, CA 92728-0809
 518121804 E-mail/Text: bnchnotices@becket-lee.com Jun 22 2019 00:32:15 Kohls Department Stores, Inc,
 PO Box 3115, Milwaukee, WI 53201-3115
 518121806 EDI: SEARS.COM Jun 22 2019 04:03:00 Sears Credit Cards, PO Box 6283,
 Sioux Falls, SD 57117-6283
 518123009 +EDI: RMSC.COM Jun 22 2019 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518121807 EDI: RMSC.COM Jun 22 2019 04:03:00 Synchrony Bank/ Care Credit,
 Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064
 518121808 EDI: RMSC.COM Jun 22 2019 04:03:00 Synchrony Bank/ Lowes, Attn: Bankruptcy Department,
 PO Box 965060, Orlando, FL 32896-5060
 518121810 EDI: RMSC.COM Jun 22 2019 04:03:00 Synchrony Bank/ Walmart, Attn: Bankruptcy Department,
 PO Box 965064, Orlando, FL 32896-5064
 518121811 EDI: TFSR.COM Jun 22 2019 04:03:00 Toyota Financial Services, PO Box 4102,
 Carol Stream, IL 60197-4102
 518121813 EDI: WFFC.COM Jun 22 2019 04:03:00 Wells Fargo Bank, N.A., PO Box 6995,
 Portland, OR 97228-6995
 518121814 EDI: WFFC.COM Jun 22 2019 04:03:00 Wells Fargo Card Services, PO Box 30086,
 Los Angeles, CA 90030-0086

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Jun 21, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com;frost@remote7solutions.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kurt E. Reinheimer on behalf of Joint Debtor Kim Mary Bates kerrein66@comcast.net,
Gl659@notify.cincompass.com
Kurt E. Reinheimer on behalf of Debtor Daniel M. Bates kerrein66@comcast.net,
Gl659@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6